



TRANSMITTAL LETTER
(General - Patent Pending)

Docket No.
GENP:101_US_

In Re: Application Of: **Richard C. Payne**

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
09/893,633	06/27/2001	Clement B. Graham	24041	3628	5630

Title: **COMPUTER BASED SYSTEM FOR VALUING AND HEDGING CUSTOMIZED INDEXED CALL OPTION**

COMMISSIONER FOR PATENTS:

Transmitted herewith is:

- (1) Request for Reconsideration
- (1) Certificate of Mailing by First Class Mail
- (1) Acknowledgement Postcard

in the above identified application.

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Signature

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Dated: **November 10, 2005**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on	
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IF 3628

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

U.S. Patent Application No.: 09/893,633

Confirmation No.: 5630

Applicant(s): PAYNE, Richard C.

Filed: 06/27/2001

For: **COMPUTER BASED SYSTEM FOR VALUING AND HEDGING
CUSTOMIZED INDEXED CALL OPTION**

TC/Art Unit: 3628

Examiner: Clement B. GRAHAM

Docket No.: GENP:101_US_

Customer No.: 24041

Certificate of Mailing by First Class Mail

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C. Paul Maliszewski
Registration No. 51,990

REQUEST FOR RECONSIDERATION

Mail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Honorable Sir:

This Request for Reconsideration is in response to the Office Action dated August 10, 2005 regarding the above-identified patent application.

Remarks/Arguments begin on page 2 of this paper.